

Instructions for Filling Out the Insurance Forms

***You must fill out BOTH FORMS – to accept or decline which insurance you want.

***The Dental and Life Insurances are staying with Guardian, not changing, but you must fill out what you want for the new year. They are found on the form with IRT 2018 written at the top. Please see the Dental and Life sections for instructions below.

UMR FORM

Medical Option # 1 (UMR Form) – United Healthcare:

1. The UMR form is the new United Healthcare Insurance with major medical, hospitalization and surgery that wasn't available before. Please fill out all parts and all questions including names and social security #'s for all dependents (spouses and children). Make sure to fill out page 2 where necessary and sign and date it at the bottom. Details are in the Benefits Guide.
2. If you don't want the UMR insurance, please fill out your name and other identifying information at the top and then check the WAIVE box in the middle of the first page.
3. You must also go to page 2 and sign and date in the WAIVING COVERAGE box in the middle of the page.

2018 BENEFITS ENROLLMENT FORM

Medical Option # 2 – Key Benefits:

1. It's MEC (Preventative Only) detailed in the Benefits Guide.
2. If you don't want the Key Benefits insurance, please fill out your name and other identifying information at the top and then circle the I DO NOT WANT COVERAGE or I HAVE COVERAGE ELSEWHERE words in the middle of the first page.

Dental – Guardian:

1. It's not changing, but you must fill out the bottom of the IRT 2018 form with which coverage you want or if you are waiving it.
2. If you have dependents, you must fill out the box just above the Dental Options with their names, relationship, social security #'s, gender, and date of birth.

Life Insurance (Basic and Voluntary):

1. Fill out page 2 for the life insurance coverage you want, or at the bottom of the page, circle what you are Declining if you don't want it.
2. If you want it to stay the same amount of coverage, write the word SAME.
3. If you are increasing the dollar value, please ask us for the Evidence of Insurability form.
4. Page 3 – list beneficiaries and the information requested on the lines with their names.

Go to: www.indianrivertransport.com to view and read the Benefits Guide for detailed information about the plan options.

EVERYONE MUST SIGN AND DATE THE LAST PAGE OF BOTH SETS OF FORMS AFTER FILLING OUT THE INFO AND ACCEPT OR DECLINE ALL COVERAGES ON BOTH FORMS, EXCEPT WITH MEDICAL, ONLY CHOOSE ONE MEDICAL COVERAGE FROM ONE FORM AND DECLINE THE OTHER ONE. YOU CAN'T HAVE BOTH.